

HIRAP REQUIRED DOCUMENTS FOR LOAN APPROVAL

The following documents are required to obtain CalHFA HIRAP conditional approval. The file should be submitted fastened together in the following order:

- Copy of Certificate of Completion of Homeownership Counseling issued to the homebuyer by the participating eligible nonprofit
- Mortgage Submission Voucher - HIRAP Loan Registration Confirmation
- Uniform Underwriting and Transmittal Summary (FNMA form 1008) for conventional loans; or MCAW 4155.1 Worksheet for FHA insured loans; or VA Loan Analysis Form 26-6393 for VA guaranteed loans. All forms must be signed and approved by the delegated credit underwriter.
- URLA (Uniform Residential Loan Application) original or typed final signed by the applicants
- Credit Reports
- Verification of Employment, copies of paycheck stubs, W-2's, financial statements, social security award letters, etc.
- Completed copies of federal income tax returns (IRS 1040's) for the previous three tax years. IRS printouts with complete details that reflect either the standard deduction or itemized deductions may be substituted.
- IRS Form 4506 signed by the applicant. Lines 1 to 4 should be completed by the applicant, lines 5 through 12 should be left blank.
- Sales and Purchase Agreement, and/or Escrow Instructions
- Complete copy of the URAR (Uniform Residential Appraisal Report) Pictures, location map and sketch of floor plan
- Preliminary Title Report with Plat Map and address supplement; condominiums require a copy of the condominium plan.
- CalHFA Tax Return Affidavit of Non-filing, (required only if tax payer did not file tax returns)
- Initial HIRAP TIL Disclosure Statement

Note: If submitting a HIRAP junior mortgage loan file in conjunction with a CalHFA first mortgage loan, only one file is required. In that situation, the lender must include all of the standard documents as listed in the Program manual for the CalHFA first mortgage loan.